2009 Plan 65 Medigap Monthly Rates				
	Present Rate	New Rate	Percentage Increase	
Plan A				
Discount (1)	\$107.94	\$120.28	11.43%	
Base (2)	\$119.93	\$133.64	11.43%	
Year 1 Age-in Rate (3)	\$83.95	\$93.55	11.43%	
Year 2 Age-in Rate (3)	\$95.94	\$106.91	11.43%	
Year 3 Age-in Rate (3)	N/A	\$120.28	N/A	
Plan B				
	\$116.03	\$123.60	6.52%	
Plan C				
Discount (1)	\$171.55	\$182.74	6.52%	
Base (2)	\$190.61	\$203.04	6.52%	
Year 1 Age-in Rate (3)	\$133.43	\$142.13	6.52%	
Year 2 Age-in Rate (3)	\$152.49	\$162.43	6.52%	
Year 3 Age-in Rate (3)	N/A	\$182.74	N/A	

2009 Plan 65 Select Monthly Rates				
	Present Rate	New Rate	Percentage	
			Increase	
Select Plan B				
Discount Rate (1)	\$98.03	\$109.63	11.83%	
Standard Rate (2)	\$119.17	\$133.27	11.83%	
Select Plan C				
Discount Rate (1)	\$122.45	\$134.54	9.87%	
Standard Rate (2)	\$166.88	\$183.35	9.87%	
Year 1 Age-in Rate (3)	\$85.72	\$94.18	9.87%	
Year 2 Age-in Rate (3)	\$97.96	\$107.63	9.87%	
Year 3 Age-in Rate (3)	N/A	\$121.09	N/A	
Select Plan L				
Standard Rate	\$100.47	\$109.03	8.52%	
Year 1 Age-in Rate (3)	\$70.33	\$76.32	8.52%	
Year 2 Age-in Rate (3)	\$80.38	\$87.22	8.52%	
Year 3 Age-in Rate (3)	N/A	\$98.13	N/A	

Footnotes

(1) Discount rates are applicable to subscribers who enrolled prior to November 1, 1998 and

within six months of first eligibility for Medicare Part B as primary payer.

(2) Base rates are applicable to those subscribers who enrolled prior to November 1, 1998 and

after six months of first eligibility for Medicare Part B as primary payer and all new

subscribers not eligible for the age-in rates. Applicants are required to complete a health

screening prior to enrolling unless he/she enrolls in Plan A.

(3) Age-in rate applicable to new Plan 65 Medigap subscribers who enroll within six months of

becoming eligible for Medicare Part B as primary payer. First year age-in rate is 70% of the

base rate. Second year age-in rate is 80% of the base rate. Third year age-in rate is 90% of

the base rate. After the third year, the subscriber pays the Base rate.